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MN-7407

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In re: : UNITED STATES BANKRUPTCY COURT  
Nieves L. Lara-Delgado : FOR THE DISTRICT OF NEW JERSEY  
Debtor. : NEWARK VICINAGE  
: Chapter 13  
: Case No. 19-14615(RG)

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Hearing Date: August 21, 2019 @ 10am

**CERTIFICATION IN SUPPORT OF DEBTOR'S  
OPPOSITION TO CAPITAL ONE AUTO FINANCE'S  
MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

Mark E. Norgaard, Esq. certifies as follows:

1. I am an associate with the law firm of Norgaard O'Boyle, counsel to the Debtor in the above-referenced matter. I write this certification in opposition to Capital One Auto Finance's ("Secured Creditor") Motion for Relief from the Automatic Stay.
2. On July 18, 2019, the debtor made a payment in the amount of \$1,392.20 to the Secured Creditor with confirmation number 68697, the exact amount of the post-petition arrears in the pending motion, bringing the loan current through June, 2019.
3. For the aforementioned reason, Secured Creditor's motion for relief from the automatic stay should be denied accordingly.

I certify that the foregoing statements are true. I am aware that if the foregoing statements are willfully false, I am subject to punishment.

Dated: 7/19/19

/s/ Mark E. Norgaard  
Mark E. Norgaard, Esq.